

The Standards and Measures was developed by Minnesota Housing as a tool that may be used as potential benchmarks for the Grantees' Program. The Standards and Measures are not required benchmarks for the Grantees. The percentages referenced below were taken from data reported in the Homeownership Capacity Data Collection System (DCS) from the overall performance of the Grantees.

See the [Homeownership Capacity Manual](#) for definitions of the phases referenced below (Intake, Program Completion, and Outcome).

1 Targeted households are being reached by the Homeownership Capacity Program.	1. 85% of households are Black, Indigenous, and People of Color (BIPOC).
	2. 95% of households indicate an annual household income of \$75,000 or less at Intake.
2 Clients complete the Homeownership Capacity Program.	1. Less than 36% reported as Client Stopped Communication prior to Program Completion.
	2. 70% of Clients that reach Program Completion have reported an Outcome.
3 Clients have an increased ability to obtain a mortgage loan at an affordable rate or to obtain stable rental housing.	1. 60% of the Clients that reach Program Completion purchase a home.
	2. 80% of Clients increase their credit score by the time they reach Program Completion.
4 Clients have an increased ability to sustain housing payment.	1. 70% of all Clients who reach Program Completion see an increase in their savings.
	2. 65% of Clients that reach Program Completion will have reduced their unsecured debt.
5 Clients feel more secure and knowledgeable about their financial situation.	1. 75% of Clients that complete the Client Survey agreed they now have more knowledge on their: <ul style="list-style-type: none"> • Ability to handle financial obstacles • Make good financial decisions
	2. 80% of Clients that complete the Client Survey saw an increase their understanding of: <ul style="list-style-type: none"> • Banking system • The importance of a spending plan • How credit affects ability to obtain a loan